

From: "Arbro Orders" <orders@arbroinc.com> on 10/02/2007 10:50:03 AM

Subject: Truth in Lending

Only in the credit card world does 'fixed' mean 'until I want more money'.

Our rate was at 6.9% with Capital One until the company decided it wanted more money in May, and then jacked the rate to 11.9%. When I called about the rate change, the representative said we hadn't done anything to cause the change - it was strictly '...a business decision...' to change my 'fixed' rate.

I should be so lucky to change my rates DOWN.

The CSR then suggested I could take advantage of another Capital One offer they currently had to transfer other credit card balances to yet an additional Capital One account at - surprise! - 6.9%, but I couldn't transfer my existing balance BACK to 6.9%. Oh, wait - and that rate was 'Fixed', too! HELLOOOO!!!

When I had my Labrador 'fixed', it made him permanently unable to have puppies. I'd like to suggest Congress Fix Capital One and charge it with honoring its commitments to its customers!!

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